



Elder Abuse, Neglect & Financial Exploitation

What is Elder Abuse?

- **Elder Abuse – Older Americans Act
Title 7, Chapter 3**
 - Abuse, Neglect or Exploitation of an Individual Age 60 or Older, Including Financial Exploitation

OAA – Title 7 – Chapter 3

- Carry Out Programs for the
 - Intervention in
 - Investigation of
 - Response to

Elder Abuse, Neglect and Exploitation Including
Financial Exploitation

Federal Funding

- FFY07 - \$56,034
- FFY08 - \$55,927
- FFY09 - \$55,927
- FFY10 - \$55,927
- FFY11 - \$55,927
- FFY12 - \$55,927

Federal Dollars Spent on Abuse & Neglect

- Child Abuse - 6.7 Billion
(24% population)
- Domestic Violence – 520 Million
(57.5% population)
- Elder Abuse – 153.5 Million
(18.5% population)

Source: Congressional Research Service

System Comparisons

- 40 Years Behind Child Abuse System
- 20 Years Behind Domestic Violence
- Older Iowans Deserve Better; We Can Do Better...

Iowa's Adult Abuse System

- Iowa does not have an elder abuse law
- Dependent Adult Abuse Law
 - Specific Criteria
 - Very Narrow Population
- System is fragmented and inconsistent across the state

Elder Abuse vs. Dependent Adult Abuse

- Elder Abuse – [Older Americans' Act](#)
 - Older individual (aged 60 or older)
 - Abuse, neglect, or exploitation
 - Federal mandate placed on Dept. on Aging
- Dependent Adult Abuse (DAA) – [Iowa Code 235B & 235E](#)
 - Dependent adult (aged 18 or older)
 - Caretaker
 - Specific allegation of abuse per 235B or 235E

DHS Criteria for Referral

- Dependent adult
- Allegation of abuse by caretaker
- Allegation of abuse as defined by Iowa Code ch. 235B

Categories of Abuse

- Physical abuse
- Financial exploitation
- Denial of critical care
- Self denial of critical care (self neglect)
- Sexual abuse
- Sexual exploitation

Fastest Growing Category

- Financial Exploitation is the fastest growing category of abuse
- Why????

430,684

- The number of 2010 social security beneficiaries aged 65 or older in Iowa
- This group collected \$495,303,000 total monthly social security benefits

(Older Iowans: 2012, State Data Center of Iowa and the Iowa Department on Aging, May 2012)

“Under the Radar: New York State Elder Abuse Prevalence Study” 2010

- Financial exploitation may be the most common form of elder abuse
- 44x cases go unreported vs. reported

The Real Impact of Financial Exploitation

- Journal of American Medical Association (JAMA) study shows that elder victims of financial abuse have a 3 times higher mortality rate than non-victims
- Older victims will not recover financially
- Victims are **4 times** more likely to go into a nursing home and **9%** of financial exploitation victims turn to Medicaid as a direct result of exploitation (National Adult Protective Services Association (NAPSA), 2011)

The Real Impact of Financial Exploitation (cont'd)

- Cannot afford medicine, utilities, food
- Must rely on Medicaid to cover costs
- Unable to choose end of life care

Life savings are gone

Iowa Efforts to Address This Issue

- Elder Abuse Prevention & Awareness Committee (EAPAC)
- Elder Abuse Initiative Demonstration Projects (2001 – 2011)
- World Elder Abuse Awareness Day (WEAAD)
- State Clearinghouse www.iowaaging.gov
- Presentations

EAPAC (Elder Abuse Prevention & Awareness Committee)

- Established in 1993
- Legislative Workgroups - Recommendations
- Case Consultations
- Training Manuals
- Public Awareness Campaigns
 - Elder Abuse Hurts Too!
 - Plan While You Can
 - Educational Webinars
- 1998, 2003, 2006 – Dependent Adult Abuse Forums & Survey
 - 2003 Survey Results – Findings Published in Social Work in Health Care Quarterly Journal (Vol 40 #2, 2004)

EAI Demonstration Projects

2001 - 2011

House File 740 (Senior Living Program)

\$255,800 shall be used to fund strategies for elder adult abuse detection, training, and services.

FIRST TIME EVER IN IOWA HISTORY!!

EAI Demonstration Projects (cont'd)

- Added Another FTE
 - Elder Abuse System Director (OAA/Federal)
 - EAI Program Director (State)
- RFP for Two Demonstration Projects
 - Heritage Area Agency on Aging & Generations Area Agency on Aging
- Two Additional Projects Added Later
- One FTE – Regional Prevention Coordinator
- Designated Funds For Support Services

What Did The Elder Abuse Initiative (EAI) Provide?

- Public Awareness
- Provided Consultations, Intervention Assessments
- Helped In Navigating Available Local Assistance and Resources
- Facilitated The Attainment of Services and/or Equipment
- Provided The Needed Aging Network Expertise For These Complicated Cases

EAI Data – FY07 thru FY11

- 22 of the 99 Counties
- 11,903 Total Referrals
- 12,816 Individuals Educated
- 66% Had Mental Health Issues

EAI Data – FY07 thru FY11 (cont'd)

- 44.4% Experienced Financial Exploitation
 - Aligns with New York's Prevalence Study
- Estimated Only 16% of EAI Clients Fell into the Category of Dependent Adult Abuse
- 2012 EAI Results Report Available

www.iowaaging.gov

House File 2387

- Elder Abuse Review and Report
 - Iowa Department on Aging shall work with Dept. Inspections & Appeals, Dept. of Human Services, Attorney General's Office and other stakeholders
 - Current Situation
 - Analysis of Laws in Other States
 - Analysis of Current State Laws

State Clearinghouse

- Fact Sheets
- Presentations
- Training
- Publications & Reports
- Iowa & National Resources
- Press Releases
- Available at www.iowaaging.gov

Why are *Older* Iowans More Susceptible?

- **Trust** in family, friends, professionals, care providers
- Expected to provide **financial authority** to family members or other trusted persons
- Fear of **losing independence**
- Reluctant to **report** family members

Who are the Perpetrators?

- **Family members**
- **Caregivers**
- **Neighbors**
- **Friends**
- **Guardians & Conservators**
- **Attorneys-in-Fact**
(Power of Attorney Documents)
- **Strangers**
- **Clergy**
- **Companions**
- **Telemarketers**
- **Financial planners**
- **Lawyers**

Findings

- In almost 90% of the elder abuse and neglect incidents with a known perpetrator, the perpetrator is a family member
- 2/3 of the perpetrators are adult children or spouses

Source: National Center on Aging

Common Characteristics of Perpetrators

- Persons in positions of trust—children, family members, caretakers, professionals
- A **relationship of trust** is the core of financial exploitation
- **Opportunists**
- Insulated—ability to target, stalk, and groom victims without raising much suspicion

The Art of Exploitation

Suspect's tactics are designed to ensure that the victim does not know what is going on and feels he or she can do nothing about it!

- ✓ Isolate from others and from information
- ✓ Keep unaware
- ✓ Create lack of faith in own abilities
- ✓ Create dependency
- ✓ Create fear

WARNING SIGNS

- Elder is unusually quiet, isn't allowed to speak or is interrupted in attempting to speak or answer questions
- Elder isn't acting like him or herself—seems uncomfortable
- Elder's answers to questions seem unreasonable or unlikely
- If by telephone, elder is being prompted in background

WARNING SIGNS (cont'd)

- Unusual activity or level of activity in accounts
- Movement of accounts between banks
- Unusual patterns of w/d amounts
- Opening of account w/immediate w/d
- Use of ATM or online banking when inconsistent with elder's history or nature

WARNINGS SIGNS (cont'd)

- Sudden or frequent overdrafts inconsistent with history
- Suspicious changes to wills, POA's, trusts, beneficiaries
- Signature appears forged
- Checks signed by elder but not written by elder
- Elder appears to be neglected or doesn't seem to have money

WHY NOT REPORTED REASON VS TRUTH

SHAME

TRUTH: There is nothing to be ashamed about.
Blame lies with perpetrator

EMBARRASSED

TRUTH: Adults are responsible for their own actions. The perpetrator is making the poor choice. Under the right circumstances, it could happen to us all.

WHY NOT REPORTED REASON VS TRUTH

THREAT OF MOVING FROM HOME

TRUTH: Programs are available to bring services into the home

Effects are Real & Significant

- **Common:** One in 13 persons 60+ report abuse (**7.6%** - which is the same prevalence as coronary heart disease)
- **Lethal:** Victims are **3 times** more likely to die
- **Expensive:** Victims are **4 times** more likely to go into a nursing home and **9%** of financial exploitation victims turn to Medicaid as a direct result of exploitation

National Adult Protective Services Association (NAPSA), 2011

Who to Call

- **Suspected Dependent Adult Abuse**

Dept. of Human Services: 800/362-2178

- **Suspected Crime**

Local Law Enforcement—police or sheriff

- **Consumer Fraud & Scams**

Attorney General's Office, Consumer Protection Division
515/281-5926

- **For Information or Assistance on Elder Abuse, Neglect,
Financial Exploitation**

Iowa Dept. on Aging 800-532-3213

Who to Call (continued)

- **Suspected Medicaid Fraud & Abuse:**
Medicaid Fraud Control Unit, Dept. of Inspections and Appeals
515/281-5717 or 515/281-7086
- **Investment Fraud Prevention and Investigations:**
Iowa Insurance Division: 877/955-1212; www.iid.state.ia.us
- **Misuse of a federal benefit check:**
District Social Security Office

Contact Information:

For more information on elder abuse, neglect
and financial exploitation, contact

Iowa Department on Aging

www.iowaaging.gov

800-532-3213



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